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EXAMINER

RAYYAN, SUSAN F

ART UNIT PAPER NUMBER

2167

DATE MAILED: 06/07/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Supplemental
Office Action Summary

Application No.

10/085,497

Applicant(s)

TSCHIEGG ET AL.

Examiner

Susan F. Rayyan

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 31 January 2005.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-63 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-63 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 01 March 2002 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- ☐ Notice of References Cited (PTO-892)
- ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- ☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date 2/4/05.
- ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
- ☐ Notice of Informal Patent Application (PTO-152)
- ☐ Other: _____.

SUPPLEMENTAL DETAILED ACTION

1. Examiner has found in the previous action a typographical error in which claim 60 was treated as an independent claim. Examiner has corrected the error and indicates claim 60 to depend from claim 1.
2. Amendment filed on January 31, 2005 has been considered.
3. Information Disclosure Statement filed on February 4, 2005 has been considered.
4. In the Amendment filed on January 31, 2005 Applicant states the subject matter of the Innes et al (US 2002/0198750) published application and the present claimed invention were, at the time of the invention was made, subject to an obligation of assignment to the General Electric Company and more specifically, the present claimed invention was filed on February 26, 2002, at which time the inventors were subject to an obligation to Employers Reinsurance Company (ERC) which was acquired by General Electric Company.

The term "commonly owned" is intended to mean that the subject matter which would otherwise be prior art to the claimed invention and the claimed invention are entirely or wholly owned by the same person(s) or organization(s)/business entity(ies) at the time the claimed invention was made. If the person(s) or organization(s) owned less than 100 percent of the subject matter which would otherwise be prior art to the claimed invention, or less than 100 percent of the claimed invention, then common ownership would not exist. Common ownership requires that the person(s) or organization

(s)/business entity(ies) own 100 percent of the subject matter and 100 percent of the claimed invention. See MPEP 706.02L(2).

Applicant's statement indicates ERC was acquired by General Electric Company but does not include the details such as 100% ownership. Applicant is requested to make the assignment of record.

5. Claims 1-63 are pending.

Claim Rejections - 35 USC § 103

6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

7. **Claims 1-4, 6-60 are rejected under 35 U.S.C. 103(a) as being unpatentable over Innes et al. (US 2002/0198750) in view of Smyth (US 2002/0087705).**

As per claim 1 Innes teaches:

A graphical and interactive interface system for managing risk management information a secure database having risk management information accessible by authorized access through a network at pargs.7, 44;
and a graphics interface for generating graphic data of the risk management information in response to the authorized access at pargs. 54,58.

Innes does not explicitly teach means for generating email to alert authorized

users to updates to the risk management information however Smyth does teach this limitation at parag. 175. It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the cited references in order to inform the user of an update and enable the user to access the nature of the change at parag. 175, lines 10-12.

As per claim 2 same as claim arguments above and Innes teaches:
the authorized access comprising user inputs to the graphics interface regarding risk management information at fig.3 and parag.44.

As per claim 3 same as claim arguments above and Innes teaches:
further comprising one or more workflow process terminals connected in network with the database, for providing updates to the risk management information at parag. 7, lines 24-28.

As per claim 4 same as claim arguments above and Innes teaches:
the terminals comprising a computer at parag., lines 25-30.

As per claim 6 same as claim arguments above and Innes teaches:
the database further comprising assistance data accessible concurrently with authorized access of the risk management information parag. 51, i.e. abatement information.

As per claim 7 same as claim arguments above and Innes teaches:

the assistance data comprising loss prevention and control standards and guidelines
parg. 51.

As per claim 8 same as claim arguments above and Innes teaches:
first portion of the risk management information being associated with a first company
having proprietary interest in the first portion, a second portion of the risk management
information being associated with a second company having proprietary interest in the
second portion, the database and interface cooperating to provide access by the first
company to the first portion by authorized access while prohibiting access by the
second company to the first portion, the database and interface cooperating to provide
access by the second company to the second portion by authorized access while
prohibiting access by the first company to the second portion at parg.44, Innes's
authorized access is similar to Applicant's claimed language.

As per claim 9 same as claim arguments above and Innes teaches:
the risk management information being segmented within the database for association
with a plurality of companies having proprietary interest in, and authorized access
to, one or more segments of the risk management information at parg. 44.

As per claim 10 same as claim arguments above and Innes teaches:
wherein at least part of the risk management information is encrypted to facilitate the
authorized access, and further comprising one or more access computers coupled
in network with the graphics interface for accessing the risk management information of
the database, each of the computers enabling decryption of the encrypted risk
management information with input of appropriate access codes at parg.44.

As per claim 11 same as claim arguments above and Innes teaches:
further comprising first and second computers coupled in network with the graphics interface, the interface providing the first computer with access to a portion of the risk management information and restricting the second computer from access to the portion at parg.28,44.

As per claim 12 same as claim arguments above and Innes teaches:
the graphics interface providing one or more filter functions to manipulate the risk management information for display of graphic data at a computer networked with the graphics interface at fig.12.

As per claim 13 same as claim arguments above and Innes teaches:
the display of graphic data occurring without loading of viewing software at the computer at parg. 54.

As per claim 14 same as claim arguments above and Innes teaches:
the filter functions comprising one or more of the following: country, city, state, location identifier, gross site property damage values, property value, total location in square feet, percent noncombustible construction, percent of noncombustible walls and roof deck with combustible roof covering, percent of combustible roof, percent of combustible walls, percent with sprinklers, percent needing sprinklers, survey report delivery time, estimated annual risk avoidance, cost to complete, last survey date, next survey year/month due, ATC earthquake zone, sprinkler protection, water supply, surveillance, warehousing protection, other protection, management programs, impairments, smoking regulations, maintenance, employee training, new construction,

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insurance, pre-emergency planning, private fire brigade, hazardous materials, hot work, loss prevention inspection, fire protection inspection, hazard evaluation, housekeeping, outside contractors, FEMA flood zones, windstorm, fire department type, survey frequency, priority, status, customer intent to complete, and predominant construction at parg. 58.

As per claim 15 same as claim arguments above and Innes teaches: the graphic data comprising one or more reports selected from the group consisting of fire protection, recommendation summary, loss prevention survey report delivery, loss prevention survey report schedule, risk quality benchmarking, risk quality rating, management programs, building construction, catastrophe, active recommendations, and completion status at parg.58, Innes's chart is similar to Applicant's risk quality reporting.

As per claim 16 same as claim arguments above and Innes teaches: the graphics interface and database forming a web server platform to generate secure web pages of the risk management information at a computer networked with the platform and having authorized access to the risk management information at parg.44.

As per claim 17 same as claim arguments above and Smyth teaches the means generating email generates email in response to receipt of an update to the risk management at parg. 175.

As per claim 18 same as claim arguments above and Smyth teaches:

the means for generating email generates email only for authorized user inputs to the risk management information at parg. 175.

As per claim 19 same as claim arguments above and Smyth teaches:
the email being addressed to a user having the authorized access to the risk management information at parg. 175.

As per claim 20 same as claim arguments above and Smyth teaches:
the email having a hyperlink to graphic data of the risk management information at parg. 175.

As per claim 21 same as claim arguments above and Smyth teaches:
means for generating emails generates periodic email defining updates to the risk management information at parg. 175.

As per claim 22 same as claim arguments above and Smyth teaches:
the periodic email being addressed to a user having the authorized access to the risk management information at parg. 175.

As per claim 23 same as claim arguments above and Smyth teaches:
the periodic email having a hyperlink to graphic data of the risk management information at parg. 175.

As per claim 24 same as claim arguments above and Innes teaches:
the database being responsive to inputs by a user with authorized access at a computer networked with the database to securely store electronic documents with the risk management information associated with the user at parg.38-39.

As per claim 25 same as claim arguments above and Smyth teaches:

teach the electronic documents comprising one or more of loss prevention survey results, risk summaries, and CAD diagrams at parg. 178.

As per claim 26 same as claim arguments above and Smyth teaches:
the electronic documents comprising one or more CAD diagrams, and further comprising means for automatically converting the CAD diagrams into a graphic image for storage within the database at parg. 178.

As per claim 27 same as claim arguments above and Innes teaches:
the database comprising a SQL database server at parg.7.

As per claim 28 same as claim language above and Innes teaches:
the database responsive to electronically received recommendations regarding a segment of risk management information to post the recommendations with the segment of risk management information. at parg.33 .

As per claim 29 same as claim arguments above and Innes teaches:
the graphics interface facilitating interactive recommendations, wherein electronic recommendations for a segment of risk management information may be stored with the database for association with the segment of risk management information at parg.33.

As per claim 30 same as claim arguments above and Innes teaches:

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the graphics interface and user interface providing drill-down linkage between high level summary and low level explanatory details based upon contributing factors to that rating at fig. 9.

As per claim 31 same as claim arguments above and Innes teaches:
the graphics interface generating color-coded graphic data to differentiate decision-making risk management information at figs. 9,13, Innes implements the use of color as a means to differentiate data.

As per claim 32 same as claim arguments above and Innes teaches:
the color-coded graphic data comprising red, yellow, blue and green decision-making risk management information at figs. 9,13, Innes implements the use of color as a means differentiate data.

As per claim 33 same as claim arguments above and Innes teaches:
different colors of the color-coded graphic data being associated with different quality ratings at figs. 9,13, Innes implements the use of color as a means to differentiate data.

As per claim 34 same as claim arguments above and Innes teaches:
further comprising means for appending user-generated comments to one or more segments of the risk management information at parg.33.

As per claim 35 same as claim arguments above and Innes teaches:
further comprising means for viewing and manipulating recommendations and associated valuations through the graphics interface and over the network at parg.34, fig.8.

As per claim 36 same as claim arguments above and Innes teaches:
further comprising means for selectively switching between cost-benefit analyses, summaries, and status screens, through the graphics interface and over the network at fig. 6.

As per claim 37 same as claim arguments above and Innes teaches:
further comprising means for selectively switching between values associated with recommendations, through the graphics interface and over the network at parg. Fig.11.

As per claim 38 same as claim arguments above and Innes teaches:
further comprising means for viewing one or more of the following recommended cost-benefit analysis information through the graphics interface and over the network:
total loss before implementation of a recommendation, total loss after implementation of a recommendation, property damage loss before implementation of a recommendation, property damage loss after implementation of a recommendation, business interruption loss before implementation of a recommendation, business interruption loss after implementation of a recommendation, estimated cost to complete, estimated cost to complete source, estimated probability, estimated probability source, and estimated annual risk avoidance at figs. 11-12.

As per claim 39 same as claim arguments above and Innes teaches:
the estimated annual risk avoidance comprising a factor of $[(\text{property loss before implementation of a recommendation} + \text{business interruption loss before implementation of a recommendation}) - (\text{property loss after implementation of a recommendation} + \text{business interruption loss after implementation of a recommendation})]$

recommendation)]]/probability (in years)) at parg. 59, Innes's accessing risk and determination of success or failure of abatements return results similar to the Applicant's estimated annual risk avoidance.

As per claim 40 same as claim arguments above and Innes teaches:
further comprising means for sharing one or more recommendations between users through the interface and over the network at fig.13.

As per claim 41 same as claim arguments above and Innes teaches:
the sharing based upon access and authority levels of accounts, divisions, locations, or individuals at parg. 61.

As per claim 42 same as claim arguments above and Innes teaches:
further comprising means for posting user-generated documents with user-authorized risk management information through the graphics interface and over the network at parg. 59.

As per claim 43 same as claim arguments above and Innes does not explicitly teach wherein the updates to the risk management information comprises modifications in a segment of risk management information, the users having authorized access to the segment however Smyth does teach this limitation at parg. 175. It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the cited references in order to inform the user of an update and enable the user to access the nature of the change at parg. 175, lines 10-12.

As per claim 44 same as claim arguments above and Innes teaches:

the modifications comprising posting of a new document to the segment of risk management information at parag. 59.

As per claim 45 same as claim arguments above and Smyth teaches:
an email server connected in network with one or more access computers and
an email notification application connected in network with the database for
automatically sending email notification to the access computers upon updates to the
risk management information at parag. 175.

As per claim 46 same as claim arguments above and Smyth teaches:
further comprising a workflow engine application connected in network between the
database and the email notification application, for interfacing between one or
more access terminals and the database at parag. 175.

As per claim 47 same as claim arguments above and Innes teaches:
further comprising a workflow engine application connected in network with the
database for interfacing between one or more access terminals and the database at
parag.28.

As per claim 48 same as claim arguments above and Innes teaches:
the workflow engine application comprising a rec builder for posting recommendations
to the risk management information at parag. 52.

As per claim 49 same as claim arguments above and Smyth teaches:
means for generating email and further comprises means for the users to turn

email notification on or off and to self-select email notification frequency at parag. 175.

As per claim 50 Innes teaches:

a database for storing one or more segments of risk management information at parag.

7;

means for augmenting information within one of the segments through a workflow

process terminal in network with the database at parag. 33;

wherein the authorized user may access graphical data representing at least part of the segment of risk management information at par. 44, 61.

Innes does not explicitly teach email notification means for communicating email to an authorized user however Smyth does teach this limitation at parag. 175. It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the cited references in order to inform the user of an update and enable the user to access the nature of the change at parag. 175, lines 10-12.

As per claim 51 same as claim arguments above and Smyth teaches:

the email notification means comprising an email server connected in network with the authorized user, and an email notification application for interfacing between the database and the email server at parag. 175.

As per claim 52 same as claim arguments above and Innes teaches:

further comprising a workflow engine application for interfacing between one or more workflow process terminals and the database at parag. 28.

As per claim 53 same as claim arguments above and Innes teaches:

further comprising a security buffer coupled in network between the database and an access computer of the authorized user, for ensuring only authorized access to the segments of information at parag. 44.

As per claim 54 same as claim arguments above and Smyth teaches:
the email comprising an Internet link to the augmented information within the one segment, the buffer automatically checking with the database to ensure that a user accessing the link has authorized access to the augmented information parag. 175.

As per claim 55 same as claim arguments above and Innes teaches:
further comprising a graphics interface for collating risk management information from the database into a graphical display for an access computer coupled in network with the database fig.12.

As per claim 56 Innes teaches:
segmenting risk management information within a database according to access authorizations at parag. 61;
generating graphical display of a segment of risk management information at an access computer networked with the database in response to user inputs at the computer and having appropriate access authorizations at parag.44;
and updating the segment of risk management information in response to data inputs through a workflow process terminal at parag.44.

Innes does not explicitly teach automatically communicating email to the access computer in notification of the data inputs to the segment however Smyth does teach this limitation at parag. 175. It would have been obvious to one of ordinary skill in the art

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at the time of the invention to combine the cited references in order to inform the user of an update and enable the user to access the nature of the change at parg. 175, lines 10-12.

As per claim 57 same as claim arguments above and Innes teaches:
the step of automatically communicating comprising the step of sending an Internet link to information within the segment at parg. 29.

As per claim 58 same as claim arguments above and Innes teaches:
further comprising the step of automatically verifying authorizations at the database in response to user interaction with the Internet link at par. 29, 44.

As per claim 59 same as claim arguments above and Innes teaches:
the step of generating graphical display comprising the step of filtering the segment of risk management information in response to user-selected filtering options at the access computer at fig.12.

As per claim 60 same as claim arguments above and Innes teaches:
wherein the risk management information is segmented within the database for association with a plurality of entities having proprietary interest in, and authorized access to, one or more segments of the risk management information at parg.44,
wherein the risk management information pertains to property risks associated with loss of existing property associated with the plurality of entities located at a plurality of respective facilities at parg. 58.

8. Claim 5 is rejected under 35 U.S.C. 103(a) as being unpatentable over Innes et al. (US 2002/0198750) in view of Smyth (US 2002/0087705) and further in view of Gill et al (US 6,005,560).

As per claim 5 same as claim arguments above and Innes and Smyth do not explicitly teach the terminals comprising one or more of a facsimile, telephone and scanner however Gill does teach this limitation at col.13, lines 4-13. It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the cited references to provide an efficient means to load data from external sources.

9. Claims 61-63 are rejected under 35 U.S.C. 103(a) as being unpatentable over Innes et al. (US 2002/0198750) in view of Glick et al (US 2004/0015422).

As per claim 61 same as claim arguments above and Innes teaches wherein the system is configured to allow selective access to parts of the risk management information to authorized users having different roles associated with risk management, to thereby control sharing of risk management information at parg. 38-39.

Innes does not explicitly teach wherein the system is further configured to facilitate the management of the property risks by facilitating: an initial collection of risk information in a survey conducted at a facility; the building of a recommendation pertaining to assessed risks at the facility and the tracking of progress regarding the recommendation however Glick does teach this limitation at parg. 57. It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the cited references to efficiently collect relevant data.

As per claim 62 Innes teaches

a secure database having risk management information accessible by authorized access through a network at pargs. 7,44;

a graphics interface for generating graphic data of the risk management information in response to the authorized access at parg. 54,58;

wherein the risk management information is segmented within the database for association with a plurality of entities having proprietary interest in, and authorized access to, one or more segments of the risk management information, wherein the risk management information pertains to property risks associated with loss of existing property associated with the plurality of entities located at a plurality of respective facilities, wherein the system is configured to allow selective access to parts of the risk management information to authorized users having different roles associated with risk management, to thereby control sharing of risk management information, and wherein the system is further configured to facilitate the management of the property risks by facilitating at parg. 38-39

Innes does not explicitly teach an initial collection of risk information in a survey conducted at a facility, the building of a recommendation pertaining to assessed risks at the facility and the tracking of progress regarding the recommendation however Glick

does teach this limitation at parg. 57. It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the cited references to efficiently collect relevant data.

As per claim 63 Innes teaches:
providing a database for storing risk management information that is segmented for association with a plurality of entities having proprietary interest in, and authorized access to, one or more segments of the risk management information at parg. 44;
wherein the risk management information pertains to property risks associated with loss of existing property associated with the plurality of entities located at a plurality of respective facilities at parg. 58;
and allowing selective access to parts of the risk management information to authorized users having different roles associated with risk management, to facilitate the management Of the property risks at parg. 38-39.

Innes does not explicitly teach wherein the management of the property risks includes: collecting risk information in a survey conducted at a facility, building of a recommendation pertaining to assessed risks at the facility, and tracking the progress of the recommendation however Glick does teach this limitation at parg. 57. It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the cited references to efficiently collect relevant data.

Response to Arguments

10. Applicant's arguments filed January 31, 2005 have been fully considered but they are not persuasive.
11. Applicant's arguments with respect to independent claim 1 have been considered but are moot in view of the new ground(s) of rejection.
12. With regard to Applicant's arguments concerning the prior art reference Innes (US 2002/0198750) the Examiner currently finds Innes a valid reference. See above.

Conclusion

13. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

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Any inquiry concerning this communication or earlier communications from the examiner should be directed to Susan Rayyan whose telephone number is (571) 272-4117. The examiner can normally be reached M-F: 8am - 4:30pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, John Breene can be reached on (571) 272-4107. The fax phone numbers for the organization where this application or proceeding is assigned are (703) 872-9306 for Official communications, (703) 746-7238 for After Final communications and (703) 746-7240 for Status inquiries and draft communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (571) 272-2100.


Susan Rayyan

May 18, 2005


Primary Examiner